Without 'Family Income Ben Male Lives Income Rates per 100 of Annualized Premium

Annualized Premium Band: Below Rs. 1 Lakh Premium Paying Term - 5 Pay

Premium Pay	ing Term - 5 Pa	у																															
Plan Option		2 5 6 7 8 15																Large Income (Level)	Large Income (Increasin g)														
Income Start				2				5							6					7						8			1	15		1	0
ge/Inc Durati	10	15	20	25	30	35 10	15	20	25	30	35	10	15	20	25	30	35	10	15	20	25	30	35	10	15 2	0 25	30	35 10	15	20	25	40	40
0							1.50%	5.65%	8.31%	10.13%	11.55%		4.41%	13.02%	17.97%	21.60%	24.16%		7.11%	15.31%	20.12%	23.77%	26.08%		9.95% 1	7.73% 22.42	6 26.24%	28.13%	36.63%	41.20%	44.78%	128.39%	66.19%
1							1.50%	5.83%	8.46%	10.27%	11.68%		4.83%	13.37%	18.27%	21.88%	24.43%		7.54%	15.68%	20.45%	24.08%	26.37%		10.41% 1	8.13% 22.77	6 26.57%	28.43%	37.35%	41.81%	45.32%	129.96%	67.03%
2							1.50%	6.00%	8.61%	10.40%	11.80%		5.21%	13.70%		22.15%	24.67%		7.96%	16.03%	20.76%	24.37%	26.64%			8.50% 23.10		28.72%	38.02%	42.39%	45.83%	131.42%	67.79%
3							1.50%	6.03%	8.63%	10.42%	11.82%		5.28%	13.76%		22.20%	24.72%		8.04%	16.09%	20.82%	24.42%	26.68%			8.56% 23.15		28.77%	38.14%	42.49%	45.92%	131.68%	67.93%
4							1.50%	6.03%	8.64%	10.42%	11.82%		5.31%	13.77%		22.19%	24.72%		8.04%	16.11%	20.84%	24.43%	26.68%			8.58% 23.17		28.78%	38.17%	42.51%	45.94%	131.73%	67.97%
5							1.50%		8.64%	10.42% 10.40%	11.82% 11.81%		5.30% 5.26%	13.77% 13.74%		22.19% 22.17%	24.72% 24.68%		8.04%	16.11%	20.83%	24.43% 24.40%	26.68% 26.64%			8.58% 23.17 ⁹ 8.54% 23.13 ⁹		28.77% 28.74%	38.17%	42.51%	45.94%	131.71% 131.55%	67.96%
7							1.50%	6.00%	8.62%	10.40%	11.81%		5.26%	13.74%		22.1/%	24.68%		7.99%	16.07%	20.80%	24.40%	26.62%			8.54% 23.13 8.50% 23.10		28.74%	38.10% 38.04%	42.45% 42.39%	45.89% 45.84%	131.55%	67.89% 67.81%
8							1.50%	5.98%	8.59%	10.38%	11.79%		5.19%	13.71%		22.14%	24.60%		7.96%	16.00%	20.77%	24.37%	26.58%			8.50% 23.10 8.47% 23.06		28.68%	38.04%	42.39%	45.84%	131.38%	67.74%
9							1.50%	5.97%	8.58%	10.36%	11.76%		5.16%	13.63%		22.08%	24.60%		7.89%	15.97%	20.70%	24.30%	26.56%			8.43% 23.03		28.65%	37.91%	42.00%	45.74%	131.05%	67.66%
10							1.50%	5.95%	8.57%	10.35%	11.75%		5.11%	13.60%	18.47%	22.06%	24.57%		7.84%	15.93%	20.67%	24.27%	26.53%		10.74% 1	8.39% 22.99	6 26.77%	28.61%	37.85%	42.24%	45.70%	130.88%	67.58%
11							1.50%	5.93%	8.55%	10.33%	11.73%		5.07%	13.57%	18.44%	22.02%	24.53%		7.80%	15.89%	20.63%	24.23%	26.49%		10.69% 1	8.35% 22.95	6 26.72%	28.57%	37.77%	42.17%	45.64%	130.68%	67.50%
12							1.50%	5.92%	8.53%	10.32%	11.72%		5.03%	13.53%	18.41%	21.99%	24.50%		7.76%	15.85%	20.60%	24.19%	26.45%		10.64% 1	8.31% 22.92	6 26.69%	28.52%	37.70%	42.11%	45.58%	130.48%	67.41%
13							1.50%	5.90%	8.51%	10.30%	11.70%		4.99%	13.50%	18.37%	21.95%	24.46%		7.71%	15.82%	20.55%	24.16%	26.41%		10.59% 1	8.27% 22.87	6 26.65%	28.48%	37.64%	42.05%	45.52%	130.28%	67.32%
14							1.50%	5.88%	8.49%	10.29%	11.68%		4.95%	13.46%	18.34%	21.92%	24.42%		7.67%	15.78%	20.52%	24.11%	26.37%			8.23% 22.84		28.44%	37.56%	41.99%	45.46%	130.07%	67.24%
15							1.50%	5.87%	8.48%	10.26%	11.66%		4.91%	13.43%		21.88%	24.39%		7.63%	15.74%	20.48%	24.08%	26.33%			8.19% 22.80		28.39%	37.49%	41.92%	45.40%	129.87%	67.15%
16							1.50%	5.86%	8.47%	10.25%	11.65%		4.90%	13.41%		21.86%	24.36%		7.61%	15.72%	20.46%	24.05%	26.29%			8.16% 22.78		28.35%	37.46%	41.90%	45.37%	129.71%	67.11%
17							1.50%	5.84%	8.46%	10.24%	11.64%		4.88% 4.87%	13.39% 13.38%		21.83%	24.32% 24.29%		7.60%	15.69%	20.43%	24.03% 23.99%	26.26%			8.14% 22.75 8.13% 22.73		28.32%	37.43%	41.87% 41.84%	45.34% 45.32%	129.55% 129.39%	67.07%
19							1.50%	5.83%	8.45%	10.23%	11.61%		4.87%	13.38%		21.81%	24.29%		7.58%	15.66%	20.42%	23.99%	26.22%			8.13% 22.73 8.11% 22.70		28.28%	37.40%	41.84%	45.32%	129.39%	67.03% 66.98%
20							1.50%	5.82%	8.44%	10.22%	11.59%		4.83%	13.35%		21.76%	24.20%		7.54%	15.64%	20.40%	23.94%	26.16%			8.08% 22.68		28.21%	37.34%	41.79%	45.26%	129.23%	66.95%
21							1.50%	5.81%	8.42%	10.19%	11.57%		4.83%	13.33%		21.72%	24.18%		7.53%	15.61%	20.34%	23.90%	26.11%			8.06% 22.65		28.16%	37.31%	41.76%	45.23%	128.84%	66.88%
22							1.50%	5.80%	8.41%	10.17%	11.54%		4.81%	13.30%		21.68%	24.14%		7.52%	15.60%	20.32%	23.86%	26.05%			8.03% 22.61		28.11%	37.29%	41.72%	45.20%	128.61%	66.82%
23							1.50%	5.79%	8.40%	10.15%	11.53%		4.81%	13.29%	18.12%	21.65%	24.09%		7.51%	15.58%	20.28%	23.83%	26.01%		10.36% 1	8.02% 22.58	6 26.29%	28.06%	37.26%	41.70%	45.17%	128.38%	66.77%
24							1.50%	5.79%	8.39%	10.14%	11.50%		4.80%	13.26%		21.61%	24.04%		7.49%	15.56%	20.25%	23.79%	25.95%			7.99% 22.54		28.00%	37.24%	41.66%	45.14%	128.16%	66.71%
25							1.50%	5.78%	8.37%	10.12%	11.48%		4.79%	13.24%		21.57%	24.00%		7.48%	15.54%	20.22%	23.74%	25.91%			7.97% 22.51		27.95%	37.20%	41.63%	45.10%	127.93%	66.65%
26							1.50%	5.75%	8.34%	10.08%	11.44%		4.74%	13.19%		21.50%	23.92%		7.44%	15.49%	20.16%	23.66%	25.82%			7.91% 22.45		27.86%	37.12%	41.55%	45.02%	127.50%	66.53%
27				_	-		1.50%	5.73%	8.31%	10.06%	11.40%		4.70%	13.15%		21.43%	23.83%		7.39%	15.44%	20.10%	23.59%	25.73%			7.85% 22.37		27.77%	37.04%	41.47%	44.94%	127.06%	66.41%
28 29							1.50%	5.72% 5.69%	8.29%	10.02% 9.98%	11.36% 11.32%		4.65% 4.61%	13.11% 13.06%		21.36% 21.28%	23.74% 23.66%		7.34%	15.38% 15.33%	20.03% 19.97%	23.51% 23.44%	25.64% 25.55%			7.79% 22.30 7.74% 22.23		27.67%	36.94%	41.39% 41.30%	44.86% 44.78%	126.63% 126.20%	66.27% 66.15%
30							1.50%	5.67%	8.20%	9.95%	11.32%		4.61%	13.00%		21.28%	23.58%		7.30%	15.28%	19.97%	23.44%	25.55%			7.68% 22.25		27.58%	36.86%	41.30%	44.78%	125.77%	66.03%
31							1.50%	5.62%	8.18%	9.89%	11.20%		4.57%	12.92%		21.21%	23.38%		7.16%	15.28%	19.78%	23.27%	25.40%			7.56% 22.10		27.32%	36.60%	41.22%	44.70%	125.01%	65.77%
32							1.50%	5.58%	8.13%	9.83%	11.14%		4.41%	12.82%	17.55%	20.96%	23.29%		7.07%	15.06%	19.65%	23.09%	25.15%		9.86% 1	7.44% 21.90	6 25.52%	27.15%	36.44%	40.90%	44.40%	124.24%	65.51%
33							1.50%	5.53%	8.07%	9.77%	11.06%		4.33%	12.72%	17.43%	20.82%	23.13%		6.97%	14.96%	19.54%	22.95%	25.00%		9.76% 1	7.33% 21.77	6 25.38%	27.00%	36.26%	40.75%	44.25%	123.48%	65.25%
34							1.50%	5.48%	8.02%	9.70%	11.00%		4.25%	12.62%	17.32%	20.69%	22.99%		6.88%	14.85%	19.42%	22.82%	24.85%		9.65% 1	7.21% 21.64	6 25.24%	26.84%	36.10%	40.59%	44.10%	122.72%	64.99%
35							1.49%	5.45%	7.97%	9.64%	10.93%		4.17%	12.53%		20.57%	22.84%		6.79%	14.74%	19.29%	22.68%	24.70%			7.09% 21.51		26.67%	35.93%	40.43%	43.95%	121.98%	64.74%
36							1.42%	5.36%	7.88%	9.54%	10.82%		4.01%	12.35%		20.35%	22.61%		6.60%	14.55%	19.08%	22.45%	24.44%			5.88% 21.29		26.40%	35.60%	40.13%	43.68%	120.70%	64.27%
37				_	-		1.35%	5.28%	7.78%	9.43%	10.70%		3.84%	12.18%		20.14%	22.36%		6.42%	14.36%	18.88%	22.22%	24.19%			5.68% 21.06		26.13%	35.29%	39.84%	43.40%	119.43%	63.80%
38							1.28%	5.20%	7.69%	9.33%	10.59%		3.68%	12.00%		19.92% 19.71%	22.13%		6.25%	14.17% 13.98%	18.67% 18.46%	22.01% 21.78%	23.93% 23.68%			5.46% 20.83		25.88%	34.97% 34.66%	39.55%	43.12%	118.17%	63.34%
40							1.21%	5.12% 5.04%	7.59%	9.24% 9.14%	10.47%		3.52%	11.82% 11.65%		19.71%	21.89% 21.66%		5.89%	13.98%	18.46%	21.78%	23.68%			5.26% 20.61 5.06% 20.39		25.61% 25.34%	34.66%	39.26% 38.97%	42.85% 42.57%	116.91% 115.67%	62.88% 62.41%
40							1.02%	4,90%	7.37%	8.98%	10.30%		3.11%	11.37%		19.18%	21.30%		5.60%	13.49%	17.93%	21.20%	23.43%			5.73% 20.05		24.93%	33.80%	38.48%	42.37%	113.70%	61.64%
42							0.90%	4.77%	7.22%	8.82%	10.01%		2.83%	11.10%	15.65%	18.85%	20.93%		5.30%	13.19%	17.61%	20.84%	22.66%			5.40% 19.69		24.52%	33.26%	37.98%	41.63%	111.70%	60.85%
43							0.78%	4.64%	7.07%	8.65%	9.83%		2.57%	10.81%	15.34%	18.50%	20.54%		5.00%	12.87%	17.27%	20.49%	22.26%		7.58% 1	5.06% 19.34	6 22.77%	24.10%	32.71%	37.46%	41.14%	109.65%	60.03%
44							0.66%	4.49%	6.92%	8.49%	9.65%		2.29%	10.53%	15.02%	18.16%	20.16%		4.69%	12.57%	16.94%	20.12%	21.85%		7.25% 1	4.73% 18.97	6 22.38%	23.66%	32.14%	36.94%	40.62%	107.56%	59.19%
45							0.54%	4.36%	6.78%	8.32%	9.46%	-	2.02%	10.24%	14.71%	17.81%	19.77%		4.38%	12.24%	16.59%	19.73%	21.44%		6.91% 1	4.38% 18.60	6 21.97%	23.21%	31.56%	36.39%	40.10%	105.41%	58.33%
46			ļ	-	1	<u> </u>	1						1.58%	9.79%		17.28%	19.20%		3.90%	11.76%	16.06%	19.16%	20.82%			3.84% 18.03		22.55%	30.62%	35.51%	39.25%	102.17%	56.93%
47						<u> </u>							1.50%	9.33%		16.74%	18.61%		3.42%	11.25%	15.53%	18.58%	20.19%			3.29% 17.46		21.89%	29.66%	34.61%	38.37%	98.87%	55.50%
48				-	-	<u> </u>							1.50%	8.89%		16.18%	18.01%		2.93%	10.76%	14.98%	17.99%	19.54%			2.74% 16.86		21.20%	28.68%	33.67%	37.47%	95.50%	54.02%
49 50				+	+	<u> </u>	+						1.50% 1.50%	8.42% 7.95%		15.63% 15.06%	17.40% 16.78%		2.44%	10.24% 9.73%	14.43% 13.87%	17.39% 16.77%	18.89% 18.22%			2.19% 16.26 ¹ 1.62% 15.65 ¹		20.51% 19.79%	27.68% 26.66%	32.72% 31.74%	36.53% 35.58%	92.05% 88.53%	52.50% 50.92%
50			-	-	1			-					1.50%	7.95%	12.21%	15.00%	10.76%		1.84%	9.73%	13.87%	10.77%	18.22%		4.2170 1	1.02.10 15.65	10.02%	19.79%	25.35%	31.74%	35.58%	88.53%	50.92% 48.84%
52				1	+		+ +			1																			23.89%	29.05%	34.32%	79.28%	46.52%
53																													22.28%	27.48%	31.37%	74.04%	43.91%
54																													20.49%	25.72%	29.64%	68.33%	40.98%
55																													18.50%	23.76%	27.69%	62.12%	37.71%
56														_																		55.40%	34.06%
57		1	ļ	-	1	<u> </u>	1																						1			48.06%	29.94%
58				-	+	<u> </u>	+																						1			40.04%	25.27%
59				-	-	+ +																					1		1			31.18%	19.97%
60				-	-	<u> </u>	+																						+			21.46%	13.90%
61 62				+	+	+ +	+ -								<u> </u>														+				
62			+	-		+ +			-						<u> </u>												1		1	<u> </u>			
64				1	+		+ +			1																			1				
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